

## **METHOD AND SYSTEM FOR NETWORK-BASED ALLOWANCE CONTROL**

5 Methods and systems for network-based allowance control are disclosed. A  
user creates an allowance in association with a recipient account such that funds are  
available in the recipient account for use by a recipient for the purchase of goods  
over a network (e.g., Internet). Specifically, by creating an allowance, a user initiates  
10 a periodic (recurring) transfer (i.e., credit) of an amount of money (i.e., funds) to the  
recipient account. This money may then be used by the recipient for the purchase of  
goods over the network. The recipient account may be related to a parent account  
as a sub-account, enabling the user of the parent account to monitor purchases  
made by the recipient, as well as limit the items that can be purchased by the  
15 recipient.